

### In Th Claims

Please amend Claims 4, 16, 17, 22, 30, 31, 34, 38, 50, 51, 56, 64, 65, and 68 as follows (Clean Copy):

a1 4. The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing 5 second online decisioning, thereby authenticating said Internet transactions.

16. The apparatus of Claim 1, wherein means for interfacing with said customer's Web page further comprises:

means for sending to said customer's Web page results from a 5 second decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.

a2 17. The apparatus of Claim 1, wherein means for interfacing with said customer's Web page further comprises:

a message unit architecture facilitating online messaging to and from said customer.

a3 22. The apparatus of Claim 1, wherein means for reporting suspicious activity to said customer, further comprises:

means for conducting additional corresponding decisioning and intra-day fraud-screening.

a4 30. The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for performing 5 second online decisioning.

31. The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for performing additional intra-day fraud-screening.

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34. The apparatus of Claim 25, wherein means for performing risk analysis further comprises:

means for using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information, and mode of operations are determined.

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38. The method of Claim 35, wherein authenticating parties further comprises performing 5 second online decisioning, thereby authenticating said Internet transactions.

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50. The method of Claim 35, wherein interfacing with said customer's Web page further comprises:

sending to said customer's Web page results from a 5 second decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.

51. The method of Claim 35, wherein interfacing with said customer's Web page further comprises:

a message unit architecture facilitating online messaging to and from said customer.

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56. The method of Claim 35, wherein reporting suspicious activity to said customer, further comprises:

conducting additional corresponding decisioning and Intraday fraud-screening.

64. The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

performing 5 second online decisioning.

65. The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

performing additional Intraday fraud-screening.

68. The method of Claim 59, wherein performing risk analysis further comprises:

using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information, and mode of operations are determined.